

EXHIBIT D

March 6, 2012 Letter

E. EDWARD FARNSWORTH, JR. (VA)
Virginia Managing Attorney

JULIE ANN EVASCO (VA)
TRENITA JACKSON STEWART (VA)
LINDSEY C. KELLY (VA, NC)
SUSAN MEYER (VA)
CHRISTINE S. PATTERSON (VA)

Law Offices of
Shapiro Brown & Alt, LLP

Offices located in Maryland and Virginia

PARTNERS
GERALD M. SHAPIRO (IL & FL only)
DAVID S. KREISMAN (IL only)
GERALD B. ALT (MI only)

MANAGING PARTNER
KRISTINE D. BROWN (MD only)

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GREGORY N. BRITTO (MD, VA, DC)
BRETT A. CALLAHAN (VA)
JESSICA L. HARRINGTON (MD only)
LILA Z. JOHNSON (MD only)
HEATHER SCHILLING ROBERTS (MD only)

March 6, 2012

Bonnie K. Fairbank
1600 Ivanhoe Court
Alexandria, VA 22304

RE: 1600 Ivanhoe Court, Alexandria, VA 22304
SB&A No. 10-208527V

**NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE PURSUANT
TO VIRGINIA CODE § 55-59.1(A) AND DEED OF TRUST**

Dear Sir/Madam:

On behalf of the substitute trustee, Professional Foreclosure Corporation of Virginia, in accordance with Virginia Code § 55-59.1(A) and the terms of the referenced deed of trust, you are hereby notified that a foreclosure sale of the above mentioned property will occur on March 27, 2012 at 10:00 AM at on the courthouse steps at the front of the Circuit Court building for the City of Alexandria located at 520 King Street, Alexandria, Virginia . Attached is a notice containing the same information as the advertisement of sale and a copy of the substitution of trustee instrument.

Sincerely,

Shapiro Brown & Alt, LLP on behalf of
Professional Foreclosure Corporation
of Virginia, Substitute Trustee

Enclosure(s)

236 Clearfield Avenue, Suite 215
Virginia Beach, Virginia 23462
(757) 687-8777 (847) 493-7297 (Facsimile)
This is a communication from a Debt Collector.

TRUSTEE'S SALE OF
1600 IVANHOE COURT, ALEXANDRIA, VA 22304

In execution of a Deed of Trust in the original principal amount of \$703,835.00, with an annual interest rate of 7.2500% from Bonnie K. Fairbank And Stephen Fairbank dated July 21, 2007, recorded among the land records of the Circuit Court for the City Of Alexandria as Deed Book/Instrument Number 070018781, the undersigned appointed Substitute Trustee will offer for sale at public auction in the City Of Alexandria, on the courthouse steps at the front of the Circuit Court building for the City of Alexandria located at 520 King Street, Alexandria, Virginia on March 27, 2012 at 10:00 AM, the property with improvements to wit:

LOT 2, OF THE SUBDIVISION KNOWN AS TOWNSEND SUBDIVISION, AS THE SAME APPEARS DULY DEDICATED, PLATTED AND RECORDED AMONG THE LAND RECORDS OF THE CITY OF ALEXANDRIA, VIRGINIA, IN DEED BOOK 1057 AT PAGE 568

AND further described in the above Deed of Trust. (Tax Map No. 030.04-07-35)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

TERMS OF SALE: ALL CASH. A bidder's deposit of \$15,000.00 or 10% of the sale price, whichever is lower, will be required in cash, certified or cashier's check. Settlement within fifteen (15) days of sale, otherwise Trustees may forfeit deposit. Additional terms to be announced at sale. Loan type: Conventional. Trustee's File No. 10-208527V. PROFESSIONAL FORECLOSURE CORPORATION OF VIRGINIA, Substitute Trustees, C/O SHAPIRO BROWN & ALT, LLP, 236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462 (757) 687-8777.

TAX MAP # 030.04-07-35 S&B#: 10-208527V

APPOINTMENT OF SUBSTITUTE TRUSTEES

WHEREAS, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is the present holder or authorized agent of the holder of the Note secured by the below described Deed of Trust (hereafter referred to as "Noteholder"), GRANTOR herein, and the "Original Grantor(s)" of said Deed of Trust is/are BONNIE K. FAIRBANK AND STEPHEN FAIRBANK, GRANTOR(S) for recordation; And the Grantee(s) herein is "Substitute Trustee" PROFESSIONAL FORECLOSURE CORPORATION OF VIRGINIA whose place of business is 236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462.

WHEREAS, by a Deed of Trust dated July 21, 2007, and recorded among the land records of the City Of Alexandria, Virginia, as Deed Instrument Number 070018781, the said "Original Grantor(s)" conveyed to JOHN BURSON the Original Trustee(s) certain real property described in said Deed of Trust to secure an indebtedness evidenced by a promissory note of the same date and also described in said Deed of Trust, which said Deed of Trust provides that the Noteholder may remove the Original Trustees and appoint substitute trustees; and

NOW, THEREFORE, by virtue of the authority contained in the aforementioned Deed of Trust, the undersigned Noteholder does hereby remove the Original Trustees and/or successors and appoint as Substitute Trustee the GRANTEE, and said Substitute Trustee may act in accordance with the provisions of said Deed of Trust, and does succeed to all the title, power and duties conferred upon the Original Trustee(s) by the terms of said Deed of Trust and by applicable law.

WITNESS the following signature dated January 25, 2012.

NOTEHOLDER: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

By: Janet L. Hunt Name: Title:
Janet L. Hunt
Vice President

STATE OF) COUNTY OF) SS
Ohio Franklin

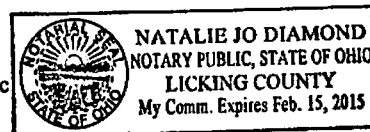
On January 25, 2012, before me, Natalie Jo Diamond personally appeared
Janet L. Hunt personally known to me (or proved to me on the basis of
satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/their
authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or
the entity upon behalf of which the person(s) acted, executed the instrument.

Given under my hand this 25 day of January, 2012

Natalie Jo Diamond
Natalie Jo Diamond

Notary Public

My Commission expires: 2-15-15



PREPARED BY AND RETURN TO: Shapiro & Burson, LLP 236 Clearfield Avenue Suite 215
Virginia Beach, Virginia 23462 File 10-208527V-FC02

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By: Janet L. Hunt Name: Title:
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Vice President

STATE OF) COUNTY OF) SS
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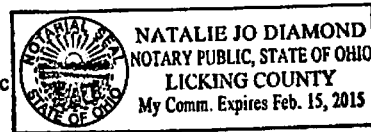
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Janet L. Hunt personally known to me (or proved to me on the basis of
satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/their
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the entity upon behalf of which the person(s) acted, executed the instrument.

Given under my hand this 25 day of January, 2012

Natalie Jo Diamond
Natalie Jo Diamond

Notary Public

My Commission expires: 2-15-15



PREPARED BY AND RETURN TO: Shapiro & Burson, LLP 236 Clearfield Avenue Suite 215
Virginia Beach, Virginia 23462 File 10-208527V-FC02